UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF VIRGINIA

Harrisonburg Division

IN RE: **CHAPTER** 13 WANDA CALVERLEY FERGUSON CASE NO. 21-50597 DEBTOR, JUDGE: REBECCA B. CONNELLY U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR LB-**RANCH SERIES V TRUST** MOVANT, V. WANDA CALVERLEY FERGUSON DEBTOR, KEVIN E. FERGUSON CO-DEBTOR, ANGELA M. SCOLFORO TRUSTEE, RESPONDENTS.

NOTICE OF DEFAULT PURSUANT TO CONSENT ORDER MODIFYING AUTOMATIC STAY

According to the records of U.S. Bank Trust National Association, as Trustee for LB-Ranch Series V Trust ("Movant"), the Debtor has failed to comply with the terms of the Consent Order Modifying Automatic Stay ("Consent Order") entered by this Court on October 26, 2022, (Doc 36) and an Order Granting Relief from Co-Debtor Stay entered on October 26, 2022. (Doc 37), concerning Movant's predecessor in interests' Motion for Relief from the Automatic Stay.

The Debtor is in default for a total amount of \$2,572.92, which includes one (01) regular monthly payment in the amount of \$815.04 for the month of April 20, 2023, and two (02) regular monthly payments in the amount of \$842.08 for the months of May 20, 2023,

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through June 20, 2023, late charges in the amount of \$75.02, less unapplied funds in the

amount of \$51.30, plus \$50.00 for reimbursement of attorneys' fees and costs incurred by

Movant in filing the Notice of Default. Acceptance of partial payments will not constitute a

waiver of Movant's rights to pursue the default in the event the partial payments are not

enough to cure the entire default.

The amount required to cure the monetary default is \$2,572.92. If the Debtor fails to

cure the default, file an objection stating that no default exists, or file an objection stating any

other reason why an order granting relief should not be entered within fourteen (14) days of

the date of this Notice, Movant may submit a Certificate of Default along with a draft Order

terminating the Automatic Stay, which may be entered without further notice to the Debtor.

If the automatic stay is terminated, the collateral may be sold at foreclosure.

Cure of the default, in certified funds, should be mailed to:

LB-Ranch Series V Trust SN Servicing Corporation P.O. Box 660820

Dallas, TX 75266-0820

Date: June 30, 2023

Respectfully submitted,

By: /s/ Todd Rich

Todd Rich

Virginia Bar No. 74296

Attorney for Movant

MCMICHAEL TAYLOR GRAY, LLC

3550 Engineering Drive, Suite 260

Peachtree Corners, GA 30092

Telephone: 470-289-4347

Email: trich@mtglaw.com

MTG File #: 23-000505-03

CERTIFICATE OF SERVICE

The undersigned states that on June 30, 2023, copies of the foregoing Amended Notice of Default were filed with the Clerk of the Court using the ECF system, which will send notification of such filing to the following:

Angela M. Scolforo (499275) Office of the Chapter 13 Trustee 123 East Main Street, Suite 310 Charlottesville, VA 22902

William Harville 327 W. Main St., #3 Charlottesville, VA 22903

and I hereby certify that I have caused to be mailed by first class mail, postage prepaid, copies of the foregoing Notice of Default to the following non-ECF participants:

Wanda Calverley Ferguson 508 Lee Highway Staunton, VA 24401

Kevin E. Ferguson 508 Lee Highway Staunton, VA 24401

Respectfully submitted,

By: /s/ Todd Rich
Todd Rich
Virginia Bar No. 74296
Attorney for Movant
MCMICHAEL TAYLOR GRAY, LLC
3550 Engineering Drive, Suite 260

Peachtree Corners, GA 30092 Telephone: 470-289-4347 Email: <u>trich@mtglaw.com</u> MTG File #: 23-000505-03